

<i>SERFF Tracking Number:</i>	<i>CLBA-125829458</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbia Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>CMI-PIM-08-R01</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Personal Inland Marine</i>		
<i>Project Name/Number:</i>	<i>Revised Jewelry Rates/CMI-PIM-08-R01</i>		

Filing at a Glance

Company: Columbia Mutual Insurance Company

Product Name: Personal Inland Marine

SERFF Tr Num: CLBA-125829458

State: Arkansas

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 09.0000 Inland Marine Sub-TOI

Co Tr Num: CMI-PIM-08-R01

State Status: Fees received

Combinations

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Becky Harrington,
Betty Montesi

Authors: Dennis McVay, Christina
Walker, DeeDee Williams

Disposition Date: 09/26/2008

Date Submitted: 09/25/2008

Disposition Status: Filed

Effective Date Requested (New): 01/01/2009

Effective Date (New): 01/01/2009

Effective Date Requested (Renewal): 01/01/2009

Effective Date (Renewal):
01/01/2009

State Filing Description:

General Information

Project Name: Revised Jewelry Rates

Status of Filing in Domicile: Pending

Project Number: CMI-PIM-08-R01

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 09/26/2008

State Status Changed: 09/25/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are filing revised manual pages AR-16 and AR-17, which we propose to use in our Personal Inland Marine Policy Program. Please note that in addition to some editorial changes, we have merely revised the Jewelry rate portion of this program. This obviously will only affect the 200 policyholders who have elected this coverage option. We have decreased the premiums for these policyholders a total of \$18,192. No other personal inland marine rates have been changed.

SERFF Tracking Number: CLBA-125829458 State: Arkansas
Filing Company: Columbia Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMI-PIM-08-R01
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Personal Inland Marine
Project Name/Number: Revised Jewelry Rates/CMI-PIM-08-R01

Company and Contact

Filing Contact Information

DeeDee Williams, Asst. Analyst dwilliams@colinsgrp.com
2102 White Gate Drive (573) 474-6193 [Phone]
Columbia, MO 65205 (800) 836-5713[FAX]

Filing Company Information

Columbia Mutual Insurance Company CoCode: 40371 State of Domicile: Missouri
2102 White Gate Drive Group Code: 807 Company Type: Mutual
P O Box 618
Columbia, MO 65205 Group Name: Columbia Insurance State ID Number: 03
Group
(573) 474-6193 ext. [Phone] FEIN Number: 43-0790393

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbia Mutual Insurance Company	\$100.00	09/25/2008	22718289

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	09/26/2008	09/26/2008

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Disposition

Disposition Date: 09/26/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>CLBA-125829458</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Marked up copy	Filed	Yes
Rate	Revised manual pages	Filed	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised manual pages	AR-16 & AR-17	Replacement	AR 16-17.pdf

PERSONAL INLAND MARINE PROGRAM

JEWELRY

Purpose

Covers Jewelry only on a no deductible basis. Dealers are not eligible for coverage.

Rates Per \$100

\$10,000 and Under	\$0.90
\$10,001 to \$15,000	\$1.35
\$15,001 to \$20,000	\$1.80
Over \$20,000	\$2.25

Coverage

Coverage is against all risks of physical loss or damage to the insured property except as excluded.

Exclusions

1. Loss caused by wear and tear, gradual deterioration, insects, vermin, or inherent vice.
2. Standard nuclear and war exclusions.

Underwriting and Risk Selection

Appraisals:

Proof of purchase or an appraisal is required on items valued at more than \$1,000 but not more than \$2,500. An appraisal is required on any item valued at more than \$2,500. Appraisal must be on jewelers letterhead. The appraisal must contain:

1. color and clarity
2. cut
3. flaws
4. size of stones
5. type of mounting.

Scheduling:

Each article must be specifically scheduled including an accurate description and an amount of insurance. A set may be insured as a unit, but each item in the set must be accurately described. The application must set forth the cost, date acquired and where purchased.

Additionally Acquired Property:

Covers additionally acquired property for not exceeding 25%, or \$10,000, which ever is the lesser, of the amount of insurance on jewelry if reported to the Company within thirty (30) days from the date acquired.

PERSONAL INLAND MARINE PROGRAM

Territorial Limits:

World wide.

Prohibited Risks:

1. Students
2. Professional entertainers
3. Residents of boarding houses
4. Professional gamblers
5. Any persons where the public would have easy access to the Insured's working or living quarters
6. Dishonest persons
7. Persons inclined to take advantage of an insurance company.

The coverage of the jewelry floater is so broad that a dishonest person, or one who is inclined to take advantage of an insurance company, can easily cause a loss or present a false claim. This coverage should be provided only to persons whose honesty and integrity are unquestioned, and who are financially able to own the articles to be insured.

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Supporting Document Schedules

Satisfied -Name:	Marked up copy	Review Status:	
Comments:		Filed	09/26/2008
Attachment:			
Marked up copy.pdf			

PERSONAL INLAND MARINE PROGRAM

JEWELRY

Purpose

Covers Jewelry only on a no deductible basis. Dealers are not eligible for coverage.

Rates Per \$100	\$1.20	
	\$10,000 and Under	\$0.90
	\$10,001 to \$15,000	\$1.35
	\$15,001 to \$20,000	\$1.80
	Over \$20,000	\$2.25

~~Line Limits:~~

~~\$5,000 on any one item without prior approval.~~

Coverage

Coverage is against all risks of physical loss or damage to the insured property except as excluded.

Exclusions

1. Loss caused by wear and tear, gradual deterioration, insects, vermin, or inherent vice.
2. Standard nuclear and war exclusions.

Underwriting and Risk Selection

Appraisals:

Proof of purchase or an appraisal is required on items valued at more than \$1,000 but not more than \$2,500. An appraisal is required on any item valued at more than \$2,500. Appraisal must be on jewelers letterhead. The appraisal must contain:

1. color and clarity
2. cut
3. flaws
4. size of stones
5. type of mounting.

Scheduling:

Each article must be specifically scheduled including an accurate description and an amount of insurance. A set may be insured as a unit, but each item in the set must be accurately described. The application must set forth the cost, date acquired and where purchased.

Additionally Acquired Property:

Covers additionally acquired property for not exceeding 25%, or \$10,000, which ever is the lesser, of the amount of insurance on jewelry if reported to the Company within thirty (30) days from the date acquired.

PERSONAL INLAND MARINE PROGRAM

Additional Insureds:

~~It is not permissible to issue a policy covering two or more insureds who do not reside together. Neither is it permissible to issue a policy covering two or more people who do reside together if they are not related. However, it is permissible to cover engagement and wedding rings in the name of the two interested parties as their interest may appear.~~

Territorial Limits:

World wide.

Prohibited Risks:

1. Students
2. Professional entertainers
3. Residents of boarding houses
4. Professional gamblers
5. Any persons where the public would have easy access to the Insured's working or living quarters
- ~~6. Only one item to be covered under the policy where value is more than \$10,000 or the entire schedule exceeds \$50,000~~
- 6.7. Dishonest persons
- 7.8. Persons inclined to take advantage of an insurance company.

The coverage of the jewelry floater is so broad that a dishonest person, or one who is inclined to take advantage of an insurance company, can easily cause a loss or present a false claim. This coverage should be provided only to persons whose honesty and integrity are unquestioned, and who are financially able to own the articles to be insured.